



FILE NO. AP33088-070457.0985  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al.  
Serial No. : 09/809,367 Examiner : Calvin L. Hewitt, II  
Filed : 03/15/2001 Group Art Unit: 3621  
For : METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A  
COMPUTER NETWORK

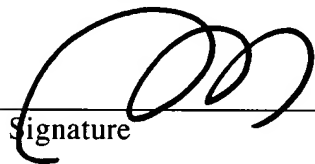
RESPONSE TO NON-FINAL REJECTION

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31,300  
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Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action dated March 3, 2005.

A Listing of the Claims may be found beginning on page 2 of this paper.

Remarks/Arguments begin on page 5.